

Debtor 1 ARLENE E. LESTER

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 14-70784JAD

## Form 4100N

# Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

### Part 1: Mortgage Information

Name of creditor: EMBRACE HOME LOANS INC Court claim no. (if known): 5-2

Last 4 digits of any number you use to identify the debtor's account 6 6 6 4

Property Address: 278 PLUMMER RD  
SIDMAN PA 15955

### Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>3,758.50</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>3,758.50</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>3,758.50</u>

### Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$469.73

The next postpetition payment is due on

12 / 1 / 2019  
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 12/05/2019

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **ARLENE E. LESTER**  
Name

Case number (if known) **14-70784JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
05/25/2017	1040499	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	90.91
06/27/2017	1043860	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	440.62
07/25/2017	1047181	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	145.61
08/17/2017	1043860	EMBRACE HOME LOANS INC	CANCELLED CHECK TO CREDITOR/PRINC	-440.62
08/17/2017	1047181	EMBRACE HOME LOANS INC	CANCELLED CHECK TO CREDITOR/PRINC	-145.61
09/26/2017	1053850	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	880.55
10/25/2017	1057229	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	449.92
11/21/2017	1060529	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	146.85
01/25/2018	1067192	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	293.70
02/23/2018	1070418	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	146.85
03/28/2018	1073589	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	442.48
04/24/2018	1076820	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	405.87
08/28/2018	1089646	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	281.89
09/25/2018	1092835	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	619.48
				<u>3,758.50</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

03/26/2015	0935665	EMBRACE HOME LOANS	AMOUNTS DISBURSED TO CREDITOR	2,094.03
04/24/2015	0939794	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	359.84
05/26/2015	0943967	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	396.21
06/23/2015	0947985	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	410.14
07/28/2015	0951996	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	416.24
08/26/2015	0956074	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	616.73
09/28/2015	0960029	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	412.12
10/26/2015	0963937	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	414.08
11/24/2015	0968087	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	414.15
12/22/2015	0972154	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	414.17
01/26/2016	0976145	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	621.26
02/24/2016	0980132	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	414.18
03/28/2016	0984137	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	414.18
04/22/2016	0988397	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	415.05
05/24/2016	0992339	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	415.91
06/27/2016	1001085	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	207.96
07/26/2016	1005056	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	733.60
10/26/2016	1016968	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	581.81
11/21/2016	1020345	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	300.95
11/28/2016	1005056	EMBRACE HOME LOANS INC	CANCELLED CHECK TO CREDITOR/CONT	-733.60
12/21/2016	1023620	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	1,310.71
01/27/2017	1027038	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	583.78
02/24/2017	1030490	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	883.54
03/28/2017	1033880	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	591.45
04/21/2017	1037242	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	589.42
05/25/2017	1040499	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	498.80
06/27/2017	1043860	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	444.41
07/25/2017	1047181	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	444.41
08/17/2017	1043860	EMBRACE HOME LOANS INC	CANCELLED CHECK TO CREDITOR/CONT	-444.41
08/17/2017	1047181	EMBRACE HOME LOANS INC	CANCELLED CHECK TO CREDITOR/CONT	-444.41
09/26/2017	1053850	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	1,777.64
10/25/2017	1057229	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	444.41
11/21/2017	1060529	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	444.41
12/21/2017	1063786	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	295.63
01/25/2018	1067192	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	593.19
02/23/2018	1070418	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	444.41
03/28/2018	1073589	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	444.41
04/24/2018	1076820	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	444.41
05/25/2018	1080058	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	425.86
06/22/2018	1083264	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	1,277.58
07/26/2018	1086398	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	851.72
08/28/2018	1089646	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	569.83
09/25/2018	1092835	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
10/29/2018	1096032	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
11/27/2018	1099242	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
12/21/2018	1102361	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34

Debtor 1 **ARLENE E. LESTER**  
Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
01/25/2019	1105507	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
02/25/2019	1108797	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
03/25/2019	1112043	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
04/26/2019	1115324	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
05/24/2019	1118731	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
06/25/2019	1122114	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
07/29/2019	1125545	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
08/27/2019	1129043	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	555.34
10/24/2019	1135666	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	853.85
				<u>29,308.14</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

ARLENE E. LESTER  
278 PLUMMER ROAD  
SIDMAN, PA 15955

KENNETH P SEITZ ESQ  
LAW OFFICES OF KENNY P SEITZ  
POB 211  
LIGONIER, PA 15658

EMBRACE HOME LOANS INC  
C/O ROUNDPOINT MORTGAGE SVCNG CORP  
PO BOX 19409  
CHARLOTTE, NC 28219

ROUNDPOINT MORTGAGE SERVICING CORP  
5016 PARKWAY PLAZA BLVD  
SUITE 200  
CHARLOTTE, NC 28217

JAMES C WARMBRODT ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

12/5/19

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee